

OBE INSURANCE (SINGAPORE) PTE LTD

1 RAFFLES QUAY

#29-10 SOUTH TOWER

SINGAPORE 048583

Attn: Motor Claims Dept

Dear Sir/ Madam

**ACCIDENT INVOLVING VEHICLE NO SKZ 1749A & SJY 8528S ON 18/02/2020**

We are authorized by the owner of **SKZ 1749A** their above claims.

I/We therefore propose to claim from your as follows:

1.	Cost of Repairs	S\$ 2,200.00
2.	Loss of Use/Rental (S\$150 x 5 days)	S\$ 750.00
3.	LTA Search Fee/GIA Reports	S\$ 7.45
<b>TOTAL</b>		<b><u>S\$ 2,957.45</u></b>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully

A handwritten signature in black ink is positioned to the left of a circular stamp. The stamp contains the text "THAUTO TRADING" around the perimeter and a small star at the bottom center.

## AUTHORIZATION TO ACT

I, Wong Peng Hon ('the third party claimant') of  
Blk 713 Ang Mo Kio Ave 6 #03-4042 (address), owner of  
SKZ1749A (vehicle no.) hereby authorise  
JHAUTO TRADING ('the workshop') to act for me  
with respect to my claim for repair costs and/or rental and/or loss of use ('claim') for  
my vehicle no. SKZ1749A that was damaged pursuant to the accident  
which occurred on 18/02/2020 (date) along  
Toh Guan Rd Twds IMM Shopping Mall (location) involving vehicle no/s  
SJY8528S ('the accident').

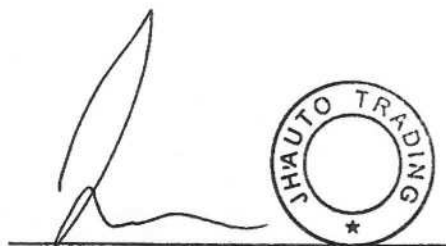
I further authorize the workshop to settle my above mentioned claim in a manner  
that they deem fit and the workshop is further authorized to receive payment  
further to settlement of my claim with payment cheque/s being made in favour of  
the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is  
on a without prejudice and without admission of liability basis insofar as the  
driver/owner/insurers of the other vehicle/s is concerned.

Dated this 24 (day) of 02 (month) 20 20 (year)



Signed by 'the third party claimant'



Signed by 'the workshop'

# DISCHARGE VOUCHER

## Without Prejudice Save As to Costs


**Your Reference : SKZ 1749A**  
**Our Reference : VC013501**

I/We, **WONG PENG HON** do hereby acknowledge the sum of Singapore Dollars: **TWO THOUSAND SEVEN HUNDRED SEVEN AND CENTS FORTY FIVE ONLY (\$\$2,707.45)** being full discharge and satisfaction of all claims against QBE Insurance (Singapore) Pte Ltd and their Insured, '**EXPRESSPOINT BUSINESS SERVICES PTE LTD**', over damage to my/our vehicle **SKZ 1749A** from an accident involving **SJY 8528S** at/along **TOH GUAN RD TWDS IMM SHOPPING MALL**, which occurred on **18 FEB 2020** at about **18:00hours**.

Further, I/we hereby acknowledge and accept that the above said sum paid to me is 'strictly on a without admission of liability basis' and I/we hereby discharge and release the said QBE Insurance (Singapore) Pte Ltd and their Insured **'EXPRESSPOINT BUSINESS SERVICES PTE LTD'**, from all claims, demands or action of damages as a result of the said accident.

Also, I/we hereby agree to indemnify and keep indemnified the said QBE Insurance (Singapore) Pte Ltd against all and any claims whatsoever made or to be made by any person or persons on my/our behalf in respect of the said accident.

Dated this (day) 31 of (month) May (year) 2020


  
Signature

Wong Peng Hon  
Claimant's Name


SF368005A  
FIN/NRIC No.

Blk 501, AMK AVES  
#011-3706

**Address**



Company stamp if applicable

  
Witness's Signature

Fabian Wong  
Witness's Name

S9201449E  
FIN/NRIC No.

BIK 713, AMF PNE 56

#03-4042

**Address**

**Please return to:**  
**General Claims Department**  
**QBE Insurance (Singapore) Pte Ltd**  
**1 Raffles Quay**  
**#29-10 South Tower**  
**Singapore 048583**  
**(By Fax: 6534 5356)**

# JHAUTO TRADING

Blk 14 Defu Lane 10

#01-398

Singapore 539195

H/P: 9771 8731

Email: gjh-wjh@hotmail.com

Business Registration : 53240776L

CASH SALE

Invoice Date: 10/03/20

Vehicle No: SKZ1749A

Make/Model: Honda Vezel

Chassis No:

Mileage:

To: 3<sup>rd</sup> Party Claim

S/N	QUANTITY	PARTICULARS	UNIT PRICE	AMOUNT (\$\$)
		All Parts Including Labour		
		LumpSum Finalization @ \$2,200.00		
			Total:	\$2,200.00



# JHAUTO TRADING

Blk 4033 Ang Mo Kio Industrial Park 1 #01-62 Singapore 569640  
H/P: 9771 8731 / 9499 7966 / 9054 5425  
ROC: 53240776L

## RENTAL OF VANS & LORRIES

出租：廣告車與輕重型羅厘

### HIRER'S PARTICULARS

If Different From

Section ①

I/We Wong Peng Hon

of Blk 501 Ang mo kio

#11-3706

S

Home:

Mobile:

9775113

Office:

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from JHAUTO TRADING hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

#### a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2500 to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

#### b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2500 for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the Terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼		Rental Agreement 合同號碼		No. E	
Section ① Hirer's And/Or Driver's Particulars 租車者 / 駕駛員個人記錄		租出日期及時間 Date & Time OUT		<u>24/02/20 10AM</u>	
姓名 Name: <u>Wong Peng Hon</u>		交車日期及時間 Date & Time IN		<u>29/02/20 10:15am</u>	
地址 Address: <u>Blk 501 Ang mo kio</u>		Chargeable		Rates	Amount
<u>#11-3706</u>		\$	<u>05</u>	天 Days	@ \$150 \$750
居民證 / 護照號碼 I/C No: / Passport No: <u>S1368005A</u>	駕駛執照號碼 Driving Licence No:			星期 Weeks	@ \$
居民證 / 護照種類 Type of I/C / Passport:	期滿日期 Date of Expiry:			月 Months	@ \$
出生日期 Date of Birth:	發出地 Place of Issue:				
三號保險底金 \$2500/- a) Third Party Only Policy Excess \$2500/-	一號保險底金 \$2500/- b) Comprehensive Policy Excess \$2500/-	保險 Insurance			
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By: <u>29/02/20 10am</u>		總計 Total Charge			
I UNDERTAKE NOT TO USE OR LET OTHERS USE THE VEHICLE TO CARRY OUT ANY ILLEGAL OR CRIMINAL ACTS INCLUDING CARRYING DUTY UNPAID GOODS ESPECIALLY CIGARETTES.		按金 Security Deposit			
Name Of Guarantor		總金額 Total Payable			
Address		來銀 Amount Paid			
I/C No: Mobile:		送車 / 費 Delivery Fees			
Home: Mobile:		收車費用 Collection Fees / Misc			
Home:		超過 / 小時 Extra Hours @ \$			
Date / Signature of Guarantor:					
		總計 Grand Total			\$750

#### NOTE 注

租車者或司機必須付所有停車，違反交通及噴過黑烟法例負起一切的責任。

HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING, TRAFFIC AND SMOKY EXHAUST VIOLATION.

#### 租車者不准載沙或石灰

HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE  
PLS CHECK ENGINE OIL AND RADIATOR WATER EVERY MORNING.

JHAUTO TRADING will levy a service charge of \$5100 if the rented vehicle breaks down due to shortage of petrol / diesel

Important: It is essential that the vehicle be returned to us not later than the date and time stated above. On the expiration of that period all third party or the insurance cover ceases to be effective. The rented vehicle shall be considered lost or stolen if it is not returned within twenty-four (24) hours after the expiry date and time.

我/我們同意以上及後頁租車公司所列的條款與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

租車者簽名

Signature of Hirer: M

ALL VEHICLES PARTS SUCH AS NUMBER PLATE, LAMP/LAMP COVER & PAX STICKER WAS MISSING, BROKEN, BENDED, DIRTY AND TYRE BALD WHICH THE HIRER/DRIVER

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 21 Feb 2020 / 13:49:32

Receipt Date/Time : 21 Feb 2020 / 13:49:31

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-200221-001788

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SJY8528S				
As at 18 Feb 2020/18:00:00				
Insurance Co: QBE INSURANCE (SINGAPORE) PTE LTD				
1	Insurance Enquiry - SJY8528S			
	Enquiry Fee	7.00	0.49	7.49
	20200221134836254163			
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
	xxxxxxxxxxxx4402	Credit Card: Visa /MasterCard		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

**Asher Sng (LKKAuto)**

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**From:** Asher Sng (LKKAuto)  
**Sent:** Tuesday, 3 March 2020 2:26 PM  
**To:** EXPPT@SINGNET.COM.SG  
**Subject:** ACCIDENT INVOLVING SJY 8528S AND SKZ 1749A ON 18/02/2020

**Our Ref: CC6/QBE20003170/R1ea3**

03 MAR 2020

**EXPRESSPOINT BUSINESS SERVICES PTE LTD**

Dear Sir/Madam,

**ACCIDENT INVOLVING SJY 8528S AND SKZ 1749A ON 18/02/2020**

We refer to the above accident where we are acting for QBE Insurance (Singapore) Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Asher  
*Case Handler*  
DID: 6841 6051  
FAX: 6741 4108  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

c.c. *QBE Insurance (Singapore) Pte Ltd*  
*(Motor Claims Dept)*



**VC013501 [MANDATE REQUEST] Re: Direct Settlement - Accident Involving SJY8528S (OI : QBE - VC013501) and SKZ1749A (TP : LKK REF - CC6/QBE20003170/R1ea3) on 18/02/2020**

Jenny Toh <jenny.toh@qbe.com>

Wed 4/15/2020 5:19 PM

**To:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Andrew Lim <andrew.lim@qbe.com>

**Cc:** claims-singapore <claims-singapore@qbe.com>

Hi Asher

Kindly proceed with the settlement.

regards

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**From:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

**Sent:** Wednesday, 15 April 2020 5:10 PM

**To:** Andrew Lim <andrew.lim@qbe.com>; Jenny Toh <jenny.toh@qbe.com>

**Cc:** claims-singapore <claims-singapore@qbe.com>

**Subject:** [MANDATE REQUEST] Re: Direct Settlement - Accident Involving SJY8528S (OI : QBE - VC013501) and SKZ1749A (TP : LKK REF - CC6/QBE20003170/R1ea3) on 18/02/2020

Your ref : VC013501

Our ref :CC6/QBE20003170/R1ea3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer "JHAUTO TRADING " at \$2,707.45 (all-in).

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 7488.40	\$ 2,200.00



2. Loss of Rental (5days x \$150)	\$ 750.00	\$ 500.00 (5days x \$100)
3. LTA Search Fee	\$ 7.45	\$ 7.45

**Total : \$ 2,707.45**

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

Thank You.

*Best Regards,*

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

*Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.*

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**From:** Andrew Lim <[andrew.lim@gbe.com](mailto:andrew.lim@gbe.com)>

**Sent:** Friday, February 28, 2020 3:57 PM

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Jenny Toh <[jenny.toh@gbe.com](mailto:jenny.toh@gbe.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; claims-singapore <[claims-singapore@gbe.com](mailto:claims-singapore@gbe.com)>

**Subject:** RE: Direct Settlement - Accident Involving SJY8528S (OI : QBE - VC013501) and SKZ1749A (TP : LKK REF - CC6/QBE20003170/R1ea3) on 18/02/2020

Dear Mei Kwan,

As requested.

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**Andrew Lim**

Executive

Claims | Asia

1 Raffles Quay, #29-10 South Tower, Singapore 048583

+65 6477 1243 | +65 6224 6633

[Website](#)

[LinkedIn](#)

[Twitter](#)



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**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Friday, 28 February 2020 2:50 PM

**To:** Jenny Toh <[jenny.toh@gbe.com](mailto:jenny.toh@gbe.com)>; Andrew Lim <[andrew.lim@gbe.com](mailto:andrew.lim@gbe.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Subject:** Direct Settlement - Accident Involving SJY8528S (OI : QBE - TBA) and SKZ1749A (TP : LKK REF - CC6/QBE20003170/R1ea3) on 18/02/2020

Dear Sirs / Madam,

We refer to the above matter.

We have inspected TP vehicle SKZ 1749A at M/s Jhauto Trading - Defu Lane on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge Asher and she can be contacted at DID: 6841 6051.

***To check availability of the case handler , you may contact the undersigned.***

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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